



**STATE OF TENNESSEE
BEFORE THE COMMISSIONER OF COMMERCE AND INSURANCE**

IN THE MATTER OF:

JARON LESTER

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Order No.: 18-139

CONSENT ORDER

The Insurance Division of the Tennessee Department of Commerce and Insurance (“Division”) and Jaron Lester (“Respondent”) agree to the entry of this Consent Order subject to the approval of the Commissioner of the Tennessee Department of Commerce and Insurance (“Commissioner”) in accordance with Tenn. Code Ann. § 56-6-112, which states that the Commissioner may place on probation a license issued under this part for causes including, but not limited to, dishonest practices or untrustworthiness in the conduct of business.

GENERAL STIPULATIONS

1. It is expressly understood that this Consent Order is subject to the Commissioner’s acceptance and has no force and effect until such acceptance is evidenced by the entry of an order by the Commissioner.

2. This Consent Order is executed by the Respondent for the purpose of avoiding further administrative action with respect to this cause. Furthermore, should this Consent Order not be accepted by the Commissioner, it is agreed that presentation to and consideration of this

Consent Order by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation or resolution of these proceedings.

3. The Respondent fully understands that this Consent Order will in no way preclude additional proceedings by the Commissioner against the Respondent for acts or omissions not specifically addressed in this Consent Order or for facts and/or omissions that do not arise from the facts or transactions addressed herein.

4. The Respondent fully understands that this Consent Order will in no way preclude proceedings by state government representatives, other than the Commissioner, for violations of the law addressed specifically in this Consent Order, against the Respondent for violations of law under statutes, rules, or regulations of the State of Tennessee which may arise out of the facts, acts, or omissions contained herein, or which may arise as a result of the execution of this Consent Order by the Respondent.

5. The Respondent expressly waives all rights to seek judicial review of or to otherwise challenge or contest the validity of this Consent Order and the consideration and entry of said Consent Order by the Commissioner.

6. The Commissioner has cause pursuant to Tenn. Code Ann. § 56-6-112 to place the Respondent on probation and issue this probationary license.

PARTIES

7. The Division is the lawful agent through which the Commissioner administers the Act and is authorized to enter into this Consent Order.

8. Upon information and belief, and records on file with the Division, the Respondent is a Missouri resident residing at 2003 Sunborough Drive, Columbia, Missouri 65203.

GENERAL STIPULATIONS

9. On April 23, 2018, the Respondent applied for a Tennessee non-resident insurance producer license. In that application, the Respondent disclosed that the Missouri State Board of Education revoked the Respondent's teaching certificate. The certificate was revoked because the Respondent had an inappropriate relationship with a minor. This revocation occurred in 2013.

10. The Respondent was not convicted of any charges.

11. After the Respondent's teaching certificate was revoked, the Respondent obtained an insurance producer license. The Respondent currently holds a license in thirteen (13) states. The Respondent's resident state is Missouri.

12. There are no administrative actions pending against the Respondent. There are no consumer complaints filed against the Respondent.

13. The Respondent agrees to be placed on a probationary non-resident insurance producer license for a period of two (2) years, with the time period beginning on the date of the issuance of the Respondent's probationary non-resident insurance producer license. This probationary non-resident insurance producer license is not renewable. After two (2) years, the Respondent is required submit a new application for a standard non-resident insurance producer license in order to maintain licensure.

14. The Respondent agrees that while on probationary status, the Respondent shall not write business in Tennessee without first seeking approval from the Commissioner.

15. The Respondent agrees that while on probationary status, the Respondent shall not be the subject of any administrative actions in Tennessee or any other state.

16. The Respondent agrees that while on probationary status, the Respondent shall notify the Division of any other states' administrative, criminal, or civil actions or sanctions, within thirty (30) days of receiving notice of such administrative, criminal, or civil action or sanction.

17. The Respondent agrees that while on probationary status, the Respondent shall maintain a current mailing address of record with the Division.

18. The Respondent agrees that his non-resident probationary insurance producer license may be automatically **REVOKED** without a hearing, if the Respondent is subject to criminal or civil actions and/or sanctions.

19. The Respondent agrees that his non-resident probationary insurance producer license may be automatically **REVOKED** without a hearing, if the Respondent writes any insurance business in Tennessee during the two (2) year probationary period without first seeking approval from the Commissioner.

20. The Respondent agrees that his non-resident probationary insurance producer license may be automatically **SUMMARILY SUSPENDED** without a hearing, if: (1) the Respondent is the subject of an administrative action in Tennessee or any other state; (2) the Respondent is the subject of any criminal or civil actions or sanctions; or (3) the Respondent fails to disclose any administrative, criminal, or civil action or sanction to the Division within thirty (30) days of receiving notice of such administrative , criminal, or civil action or sanction.

APPLICABLE LAW

21. At all times relevant hereto, Tenn. Code Ann. § 56-6-112 provided the following:

(a) The commissioner may place on probation, suspend, revoke, or refuse to issue or renew a license issued under this part or may levy a civil penalty in accordance with this section or take any combination of such actions, for any one (1) or more of the following causes:

...

(8) [u]sing fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

ORDER

NOW, THEREFORE, on the basis of the foregoing, and the waiver by the Respondent of the right to a hearing and appeal under the Tennessee insurance law and the Tennessee Uniform Administrative Procedures Act, Tenn. Code Ann. §§ 4-5-101 *et seq.*, and the admission by the Respondent of jurisdiction of the Commissioner, the Commissioner finds that the Respondent, for the purpose of obtaining a non-resident probationary license, has agreed to the entry of this Consent Order, and that the following Consent Order is appropriate, and is in the public interest.

1. The terms of probation as enumerated above shall attach to the Respondent's non-resident probationary insurance producer's license upon issuance.

2. The Respondent's non-resident probationary insurance producer license may be automatically **REVOKED** without a hearing if the Respondent writes any insurance business in Tennessee without first seeking approval from the Commissioner.

3. The Respondent's non-resident probationary insurance producer license may be automatically **SUMMARILY SUSPENDED** without a hearing, if: (1) the Respondent is the

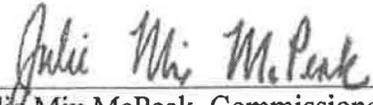
subject of an administrative action in Tennessee or any other state; (2) the Respondent is the subject of any criminal or civil actions or sanctions; or (3) the Respondent fails to disclose any administrative, criminal, or civil action or sanction to the Division within thirty (30) days of receiving notice of such administrative, criminal, or civil action or sanction.

4. This Consent Order is in the public interest and in the best interests of the parties. By the signatures affixed below, the Respondent affirmatively states that he has freely agreed to the entry of this Consent Order, that the Respondent waives the right to a hearing on the matters underlying this Consent Order, and that no threats or promises of any kind have been made to the Respondent by the Commissioner, the Division, or any agent or representative thereof. The parties, by signing this Consent Order, affirmatively state their agreement to be bound by the terms of this Consent Order and aver that no promises or offers relating to the circumstances described herein, other than the terms of settlement as set forth in this Consent Order, are binding upon them.

5. This Order may be executed in two or more counterparts, each of which shall be deemed an original but all of which together shall constitute one and the same document. The facsimile, email or other electronically delivered signatures of the parties shall be deemed to constitute original signatures, and facsimile or electronic copies shall be deemed to constitute duplicate originals.

IT IS SO ORDERED.

ENTERED this 6 day of May, 2019.


Julie Mix McPeak, Commissioner
Department of Commerce and Insurance

APPROVED FOR ENTRY:

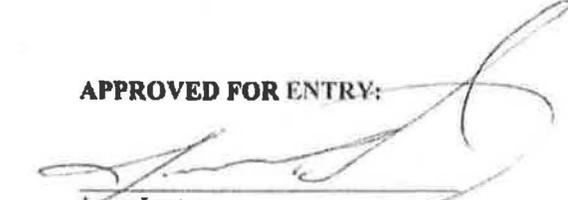
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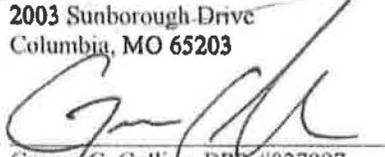
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